

Printed on: 01/02/2024  
ANDREW B. FINBERG [ICB-99001-00]

Page 1 of 2

**IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Case Number: 19-26949 (JNP)

Michelle M. Tracey  
115 West Emlen Avenue  
Lawnside, NJ 08045

Monthly Payment: \$754.00  
Payments / Month: 1  
Current Trustee Comp.: 9.60%

**For the period of 01/01/2023 to 12/31/2023**

**The following are receipts posted in this case within the above dates:**

Date	Amount	Date	Amount	Date	Amount	Date	Amount
01/10/2023	\$348.00	01/23/2023	\$348.00	02/07/2023	\$348.00	02/22/2023	\$348.00
03/07/2023	\$348.00	03/22/2023	\$348.00	04/04/2023	\$348.00	04/17/2023	\$348.00
05/02/2023	\$348.00	05/15/2023	\$348.00	05/31/2023	\$348.00	06/13/2023	\$348.00
06/27/2023	\$348.00	07/17/2023	\$348.00	07/25/2023	\$348.00	08/08/2023	\$348.00
08/22/2023	\$348.00	09/05/2023	\$348.00	09/19/2023	\$348.00	10/02/2023	\$348.00
10/20/2023	\$348.00	11/03/2023	\$348.00	11/16/2023	\$348.00	11/28/2023	\$348.00
12/12/2023	\$348.00	12/29/2023	\$348.00				

**The following are the creditors who are set up to be paid through this plan:**

CL#	Creditor Name	LVL	Claim Amt.	Amt. Paid.	Balance Due	Paid this Period
0	MICHELLE M. TRACEY	5	\$0.00	\$0.00	\$0.00	\$0.00
0	JENKINS LAW GROUP	13	\$4,065.00	\$4,065.00	\$0.00	\$0.00
1	CAMDEN COUNTY MUA	24	\$1,137.97	\$926.26	\$211.71	\$265.18
2	CCS COLLECTIONS	33	\$0.00	\$0.00	\$0.00	\$0.00
3	CAPITAL ONE, N.A.	33	\$259.78	\$0.00	\$0.00	\$0.00
4	EXETER FINANCE, LLC	24	\$18,306.74	\$14,901.17	\$3,405.57	\$4,266.13
5	MIDFIRST BANK	24	\$15,699.23	\$12,778.73	\$2,920.50	\$3,658.48
6	MIDLAND MORTGAGE	24	\$0.00	\$0.00	\$0.00	\$0.00
7	AMERICAN WATER	33	\$245.17	\$0.00	\$0.00	\$0.00
8	PSE&G	33	\$0.00	\$0.00	\$0.00	\$0.00
9	PHOENIX FINANCIAL SERVICES, LLC	33	\$0.00	\$0.00	\$0.00	\$0.00
10	PURCHASING POWER, LLC	24	\$0.00	\$0.00	\$0.00	\$0.00
11	OFFICE OF THE U.S. TRUSTEE	0	\$0.00	\$0.00	\$0.00	\$0.00
12	U.S. DEPARTMENT OF EDUCATION	33	\$20,157.54	\$0.00	\$0.00	\$0.00
13	ERIC CLAYMAN	0	\$0.00	\$0.00	\$0.00	\$0.00
14	ISABEL C. BALBOA	0	\$0.00	\$0.00	\$0.00	\$0.00
15	U.S. DEPARTMENT OF EDUCATION	33	\$19,026.97	\$0.00	\$0.00	\$0.00
16	U.S. DEPARTMENT OF EDUCATION	33	\$74,609.63	\$0.00	\$0.00	\$0.00
17	U.S. DEPARTMENT OF EDUCATION	33	\$16,901.85	\$0.00	\$0.00	\$0.00
18	U.S. DEPARTMENT OF EDUCATION	33	\$18,708.47	\$0.00	\$0.00	\$0.00
19	U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT	24	\$0.00	\$0.00	\$0.00	\$0.00
20	ASHLEY FUNDING SERVICES, LLC	33	\$17.66	\$0.00	\$0.00	\$0.00
21	ASHLEY FUNDING SERVICES, LLC	33	\$8.49	\$0.00	\$0.00	\$0.00
23	MIDFIRST BANK	13	\$531.00	\$531.00	\$0.00	\$0.00

**THIS REPORT IS NOT TO BE CONSTRUED AS A PLAN PAYOFF FIGURE. PLEASE CONTACT THE TRUSTEE'S OFFICE, IN WRITING, TO RECEIVE AN ACCURATE PLAN PAYOFF FIGURE.**

**Case Steps**

Start Date	No. Months	Payment
10/01/2019	10.00	\$0.00
08/01/2020	Paid to Date	\$7,076.86
09/01/2020	49.00	\$754.00
10/01/2024	Projected end of plan	

Total payments received this period:	\$9,048.00
Total paid to creditors this period:	\$8,189.79
Undistributed Funds on Hand:	\$943.77
Arrearages:	\$640.76
Attorney:	JENKINS LAW GROUP